

(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property
Organization
International Bureau



(43) International Publication Date
12 May 2005 (12.05.2005)

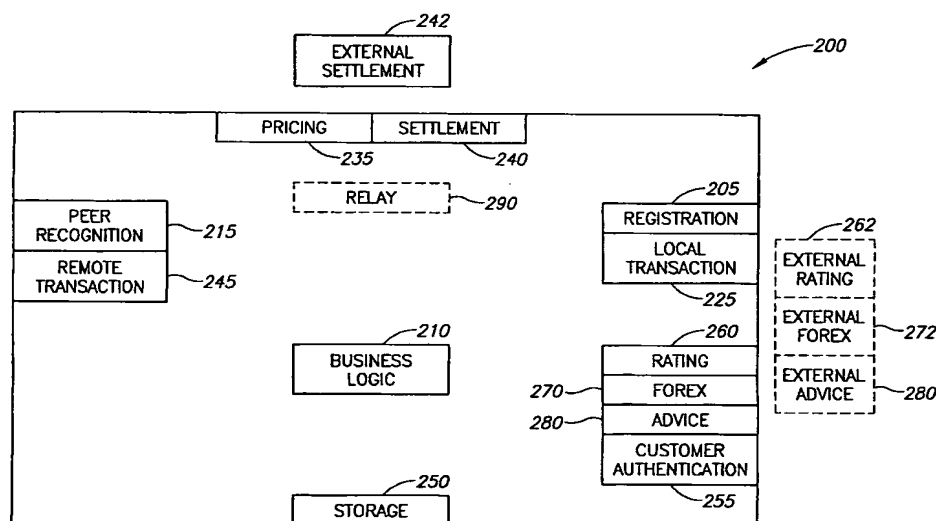
PCT

(10) International Publication Number
WO 2005/043274 A2

- (31) International Patent Classification⁷: **G06F**
- (21) International Application Number:
PCT/IL2004/001016
- (22) International Filing Date:
4 November 2004 (04.11.2004)
- (25) Filing Language: English
- (26) Publication Language: English
- (30) Priority Data:
60/516,833 4 November 2003 (04.11.2003) US
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- (81) Designated States (unless otherwise indicated, for every
kind of national protection available): AE, AG, AL, AM,
AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN,
CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, ES, FI,
GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE,
KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD,
MG, MK, MN, MW, MX, MZ, NA, NI, NO, NZ, OM, PG,
PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SY, TJ, TM,
TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, ZA, ZM,
ZW.
- (84) Designated States (unless otherwise indicated, for every
kind of regional protection available): ARIPO (BW, GH,
GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM,
ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM),
European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI,
FR, GB, GR, HU, IE, IS, IT, LU, MC, NL, PL, PT, RO, SE,
SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ,
GW, ML, MR, NE, SN, TD, TG).

[Continued on next page]

(54) Title: **UNIVERSAL MOBILE ELECTRONIC COMMERCE**



(57) Abstract: Electronic commerce system and method allowing a customer having an account with a first payment service provider based in a home network to purchase goods and services from a merchant having an account with a second payment service provider based in a remote network, including: first payment service provider with which a customer desiring a transaction with a merchant has an account; a home network on which first payment service provider is based; second payment service provider with which the merchant has an account; a remote network on which second payment service provider is based, by means of which the merchant communicates with the second payment service provider; at least two payment gateways, of which first payment gateway is associated with first payment service provider and second payment gateway is associated with second payment service provider; and a general network by means of which the payment gateways communicate.

WO 2005/043274 A2



Published:

— without international search report and to be republished upon receipt of that report

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